

**REMARKS**

Favorable reconsideration of this application as presently amended is respectfully requested. Claims 1 through 14 and claims 24 through 26 are pending. In this Amendment, claims 15 through 13 and claims 27 through 28 are cancelled without prejudice or disclaimer. No new matter is added.

If the Examiner has any questions or concerns regarding the present response, the Examiner is invited to contact Ajay A. Jagtiani at 703-591-2664, Ext. 2001.

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance, and favorable action is respectfully solicited.

Respectfully submitted,



---

Ajay A. Jagtiani  
Reg. No. 35,205

**JAGTIANI + GUTTAG**  
Democracy Square Business Center  
10363-A Democracy Lane  
Fairfax, Virginia 22030  
703-591-2664

April 18, 2005